

Arizona State Banking Department

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**Credit Card Interest Rate Report
3rd Quarter Ending
September 31, 2005**



**Richard C. Houseworth
Superintendent of Banks**

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
1st Bank Yuma (Cards issued through: Texas Independent Bank, Dallas, Texas)					
Visa No Grace Period	Prime + 7.9%	None	\$25.00	None	3% of balance
Visa With Grace Period	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
MasterCard/Visa Platinum Flex Miles	9.9% (5.9% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Classic Flex Miles	11.9% (5% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Non-Mileage	13.9% (5.9% for first six months)	None	\$25.00	25	3% of balance
1st NATIONAL BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed 5.9% for first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed 5.9% for first six months.)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 min.
Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Young Adult	Prime + 7.9%	20.00(waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase year)	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
Arizona Bank & Trust					
Visa Platinum Preferred	Prime + 3.9%	\$35.00	\$15.00	25	4% or \$15.00min.
Visa or Mastercard Classic	Prime + 6.9%	\$20.00	\$25.00	25	4% or \$15.00min.
Business Visa	Prime + 4.9%	\$25.00	\$15.00	25	4% or \$15.00min.
Visa Gold	Prime + 4.9%	\$25.00	\$25.00	25	4% or \$15.00min.
ARIZONA BUSINESS BANK (Cards issued through: Elan Financial Services,Fargo, ND)					
Cash Rewards,Travel Rewards,Visa Platinum,College Rewards,Young Adult	8.74% to 19.74%	None	\$35	25	\$2.00 (only in statement periods in which interest is due)
Visa Business Edition	13.9% Variable	None	\$35	25	\$2.00 (only in statement periods in which interest is due)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
ARROWHEAD COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 3.99% - 9.99% (Fixed 5.9% for 1st six months)	\$40.00 (waived the 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (Fixed 5.9% for 1st six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	None	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	None	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	None	25	2% or \$10.00 (whichever is greater)
Visa College	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime + 9.99% (Fixed 5.9% for 1st six months)	None-Annual Travel Fee \$55.00	\$27.-00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
BNC NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Classic	Prime + 5.99% (Fixed 5.9% intro rate for first six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum	Prime + 3.99% (Fixed 5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2% of balance

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	\$29.00	25	2% of balance
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None-Annual Travel Fee \$55.00	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Secured	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
BANK OF AMERICA, NA					
MasterCard/visa, Spanish	Prime + 2.99% to 12.99% (Fixed 5.9% intro rate for 1st six	None	\$29.00 to \$35.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa, Platinum, Gold, Classic					
Visa Rewards, Visa Gold Rewards	Prime + 8.99% to 12.99% (Fixed 5.9% intro for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Platinum	Prime + 6.99%	\$75.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Classic	Prime + 9.99% (5.9% intro rate for first six months)	\$45.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Student	Prime + 6.9% (Fixed 5.9% for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Secured	Prime + 10.99%(Fixed 5.9% for 1st six mos. with deposit account)	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
BANK OF AMERICA, NA					
Spanish Master/Card Secured	None	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
U.S. Airways Dividend Miles Visa Platinum	Prime + 9.9%	Platinum \$90.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
U.S. Airways Dividend Miles Visa Gold	Prime + 9.9%	Gold \$70.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
U.S. Airways Dividend Miles Visa Classic	Prime + 9.9%	Classic \$50.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Platinum	Platinum Prime + 6.99%	Platinum \$75.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Gold	Gold Prime + 7.99%	Gold \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Alaska Airlines MasterCard/Visa-Classic	Classic Prime + 9.49% (Fixed 5.9% intro rate for 1st six mos. with relationship account)	Classic \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Platinum	Prime + 1.9% (5.9% intro rate for first six months)	None	\$29.00 - \$35/00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Signature	Prime + 3.99% (5.9% intro rate for first six months)	\$150.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
BANK OF THE SOUTHWEST (Cards issued through: Elan Financial Services, Milwaukee, WI)					
MasterCard/Visa Platinum	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$25.00	20-25	2%
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$20.00	20-25	2%
Visa Platinum Travel Card	Prime + 9.9% (Fixed	\$40.00 (waived 1st year	\$25.00	20-25	2%
MasterCard/Visa Business Card	Prime + 6.9%	Varies \$0 - \$45.00	None	20-25	2%.
MasterCard/Visa Travel Card	Prime + 9.9%	None/\$55.00 Annual Travel Fee	None	20-25	2%
BANK OF TUCSON (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Platinum Card	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived with one purchase a year)	\$25.00	20-25	2.50%
MasterCard/Visa Regular Card	Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$20.00 (waived with one purchase a year)	\$20.00	20-25	2.50%
Visa Platinum Travel Card	Prime + 9.9% (Fixed	\$40.00 (waived with one	\$25.00	20-25	2.50%
MasterCard/Visa Business Card	Prime + 6.9%	Varies with purchases\$0-\$45.00	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None/\$55.00 Annual Travel Fee	\$25.00	20-25	2%
BANKUSA, FSB (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% intro rate for 1st six months)	\$20.00 (waived 1ST year and thereafter with one purchase a year)	\$20.00	20 – 25	2%
MasterCard/Visa Platinum	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$25.00	20 – 25	2%
Visa Platinum Travel	Prime + 7.4% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) Annual	\$25.00	20 – 25	2%
MasterCard/Visa Business	Prime + 6.9%	None 1st year \$40.00 max thereafter depending on purchases	\$25.00	20 – 25	2%
MasterCard/Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$25.00	20 – 25	2%

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BRIDGEVIEW BANK (Cards issued through: M & I Marshall & ILsley Bank)					
Visa Business	Prime + 7.9%	None	\$18.00	25	3% or \$20.00 (whichever is greater)
CAMELBACK COMMUNITY BANK (Cards issued through: First Tennessee Bank)					
Visa Platinum	Prime + 3.99% - 9.99% (5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 – 35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel Card	Prime + 5.99% (5.9%)	None Annual Travel Fee	\$27.00 - \$35.00	25	2% or \$10.00
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$35.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$35.00	25	2% of balance
CANYON COMMUNITY BANK, NA (Cards issued through: Equifax Card Solutions, St. Petersburg, Florida)					
Visa Classic	17.90%	\$10.00	\$20.00	25	3% or \$20.00
Visa Platinum	12.90%	None	\$20.00	25	3% or \$20.00
Visa Business	Pay in full monthly	\$20.00	\$20.00	35	N/A
CHOICE BANK (Cards issued through: Elan Financial Services, Fargo ND)					
Visa Business Travel	Prime + 9.9%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance
College Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Young Adult Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Classic	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum	Prime + 3.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum Travel	Prime + 9.99%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance
Cash Rewards Visa Platinum	Prime + 9.99%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
Cash Rewards Visa Clasic	Prime + 11.99%	0\$ per year with one purchase, otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance

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Visa Business Card	Prime + 3.9% to 9.9%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
COMMERCE BANK OF ARIZONA (Cards issued through: TIB)					
Visa/MasterCard	5.9% for 1st 6 mos. Thereafter 7.9% - 11.9%	\$35.00	\$25.00	25	2% of amount or \$2.00 min.
Visa Business	11.90%	None	\$25.00	25	2% of amount or \$2.00 min.
COMMUNITY FIRST NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, Illinois)					
Visa Platinum	Prime + 5.99% -9.99% (5.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$29.00-\$38.00	20 – 25	2% of balance
Visa College	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00-\$38.00	20 - 25	2% of balance
Visa Platinum Travel	Prime + 9.9% (5.9% intro	None\$55.00 Travel Fee	\$29.00	25	2% of balance
Visa Business Classic	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year).	\$29.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None \$55.00 Travel Fee	\$29.00	25	2% of balance
Visa Classic	Prime + 9.99% (.9% intro rate for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 – 25	2% of Balance
Visa Young Adult	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 -25	2% of balance
COMPASS BANK (Cards issued through: Compass Bank, Decatur, Alabama)					
MasterCard/Visa Gold, MasterCard/Visa Classic	Compass Bank Prime + 9.99%	None	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Gold Personal Line of Credit	Compass Bank Prime + 2.99%	\$40.00	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Card	Compass Bank Prime + 2.99%	None	\$15 for balance less than \$100, \$29 for balance \$100-\$999, \$39 for balance greater than \$999	25	2% or \$10.00 (whichever is greater)
COUNTRY BANK (Cards issued through: Elan Financial Services, Illinois)					
Visa Platinum	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$0 If at least one pruchase made, otherwise \$20	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum Cash Rewards	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$0 if one purchase annually, otherwise \$20	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Visa College Rewards	Prime + 5.99% to 14.99% for pruchases and balance transfers.	\$0 with one purchase annually, otherwise \$20	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	4% of balance or \$10.00, whichever is greater
Visa Young Adult	Highest WSJ prime rate in the last 90 days + 5.9% to 12.99%	\$0 with one purchase annually otherwise \$20	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	4% of balance or \$10.00, whichever is greater
Visa Business	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$0 if at least one purchase made, otherwise \$25	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Business Travel	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$55.00	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Treavel Rewards Classic & Platinum	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$55 annual Program fee	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater
Select Rewards Visa Platinum	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$0 if at least one purchase made, otherwise \$20	\$15up to \$99.99,\$29 bal. \$100 to \$100.00 up to \$999.99,\$39 to \$1,000 or more	20 - 25	3% of balance or \$10.00, whichever is greater
DESERT HILLS BANK (Cards issued through: Metavante, Detroit, MI)					
Visa Platinum	Prime + 3.9% introductory first 6 mo.	None	\$29.00	25	4% of balance or \$20.00
Visa Business	Prime + 6.0%	None	\$29.00	25	4% of balance or \$20.00
Visa Corporate	Prime + 6.0%	None	\$29.00	25	4% of balance or \$20.00
EAST VALLEY COMMUNITY BANK (Cards issued through: Bank Card Center, Memphis, Tennessee)					
MasterCard/Visa , Visa Platinum	Prime + 2.9% (Fixed 5.9% for first six months)	None	\$29.00	25	2.5% or \$10.00
FIRST INTERNATIONAL BANK & TRUST (Cards issued through: First International Bank & Trust, Watford City, ND)					
MasterCard/Visa Option 1,	12.84%	\$15.00 Fee waived if	\$25.00	10	3%or \$25.00
MasterCard/Visa Option 2	14.88%	None	\$25.00	10	3% or \$25.00 (whichever is greater)

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Visa Platinum	9.99%	None	\$25.00	25	3% or \$25.00 (whichever is greater)
FIRST STATE BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 9.99% (Fixed	\$40.00 (waived 1st year	\$29.00 - \$38.00	20 -25	2% or \$10.00
Visa Classic	Prime + 11.99% (Fixed 0.0% for first six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 - 25	2%or \$10.00 (whichever is greater)
Travel Rewards Visa Platinum	Prime + 9.9% (Fixed	None \$55.00 Annual	\$29.00	25	2%or \$10.00
Visa Business	Prime + 7.9%	\$25.00 (waived 1st year and thereafter with one purchase a year)	\$35.00	20 -25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$35.00	20 25	2% or \$10.00 (whichever is greater)
College Visa Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
HARRIS TRUST BANK N. A.					
Visa Classic No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard Low Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9%	\$18.00	\$29.00	25	2% or \$15.00 (whichever is greater)
MasterCard No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard/Visa Gold Low Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9%	\$28.00	\$29.00	25	2% or \$15.00 (whichever is greater)
MasterCard/Visa Gold No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2% or \$10.00 (whichever is greater)
HOME NATIONAL BANK (Cards issued through: First National Bank of Omaha and First National Bank of South Dakota)					
MasterCard/Visa Gold	Fixed 5.9% for 6 mos.,	None	\$25.00	25	2% or \$10.00
MasterCard/Visa Platinum	Fixed 5.9% for 6 mos., thereafter LIBOR + 9%	None	\$25.00	25	2% or \$10.00 (whichever is greater)
Visa Business	12% over the 30-day commercial paper rate	None	\$25.00	25	2% or \$10.00 (whichever is greater)
JOHNSON BANK ARIZONA, NA					
MasterCard/Visa Young Adult	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase year)	\$29.00	25	2%

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MasterCard/Visa College Card	Prime + 7.9%	\$20.00(waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
MasterCard/Visa Business	Prime + 9.9%	None \$55.00 Annual	\$29.00	25	2%
MasterCard/Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (5.9% for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) \$55.00 Annual Travel Fee	\$29.00	25	2%
MasterCard/Visa Regular	Prime + 7.9% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Legacy Bank: First National Bank of Omaha					
Visa	14.78%	\$0	\$29 for bal less than \$500,\$35 for bal between \$501-1000,\$39 for bal greater than \$1000	25	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
MARSHALL & ILSLEY BANK					
Visa Gold	Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)	None	\$18.00	25	3% or \$20.00 min.
Visa Classic	Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)	None	\$18.00	25	1/30th of balance or \$10.00 min.
MATRIX CAPITAL BANK, FSB					
Visa Classic	12.90%	None	\$15.00	25	3% or \$10.00 (whichever is greater)
Visa Gold	Prime + 4%	\$15.00	\$15.00	25	3% or \$10.00 (whichever is greater)
MESA BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (5.9%	\$40.00 (waived with one	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% intro rate for 1st six months:	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	5	2%
Visa Business Travel	Prime + 9.9%)	None Annual Travel Fee	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (5.9% intro rate for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with one purchase a year)	29	25	2%
Cash Rewards Visa Platinum	5.9% for first six months	\$40.00(waived with one	\$29.00 - \$38.00	20 – 25	2%
Cash Rewards Visa Classic	5.9% for first six months, thereafter 16.74%	\$20.00 (waived with one purchase a year)	\$29.00 - \$38.00	20 – 25	2%
Visa College	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
MERIDIAN BANK , NA (Cards issued through: Elan Financial Services, Fargo, N. D.)					
Visa	0% first 6 months then 9.49% - 20.49%	\$0 first year & every year w/at least 1 purchase	\$35.00	20 - 25	2% or \$10.00 min.
MISSION BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum	Prime + 6.9%(Fixed 5.9% intro rate for first six months)	\$40.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed 5.9% intro rate for first six months)	\$20.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None/Annual Travel Fee\$55.00	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
MOHAVE STATE BANK issued through:The Independent Bank of Texas					
Correspondent Visa	Prime + 7.9 currently 13.15%	None	\$29.00	25	3% or \$15.00
Platinum Flex Miles	5.9% until the end of 6 biling cycle After that 9.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Classic Flex Miles	5.9% until the end of 6 biling cycle After that 11.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Non Mileage Card	5.9% until the end of 6 biling cycle After that 13.15%	None	\$29.00	25 No grace cash advances.	2% or \$2
NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah)					
Visa Classic MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Gold	13.25%	None	\$29.00	25	1.5% of balance
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance is less than \$20.00 or 1.5% of balance if more than \$20.00
Visa Classic, MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with	\$29.00	25	Full amount of
Visa Capital Credit	Prime + 6%	\$40.00	\$40.00	25	Full amount of balance if less than
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Purchasing	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
NORDSTROM FSB (Cards issued through: Colorado Service Center, Englewood, Colorado)					
Visa	Prime + 8.9%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is
Retail Card	Prime + 12.25%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is greater)
NORTHERN TRUST BANK , NA (Cards issued through: Elan Financial Services)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Cash Rewards Visa Platinum	Purchases 3.99% + Prime to 12.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Travel Rewards Platinum Visa	Purchases 3.99% + Prime to 12.99% + Prime	\$55	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Visa Platinum	Purchases - 3.99% + Prime to 12.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Purchases - 5.99% + Prime to 14.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$20	\$35.00	20-25	2% or \$10.00 (whichever is greater)
College Rewards Visa	Purchases - 5.99% + Prime to 14.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$20	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Secured Visa	Purchases - 14.99% + Prime	\$35	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Visa Signature	Purchases - 3.99% + Prime	\$75	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Select Rewards Visa	Purchases - 3.99% +	\$0	\$35.00	20-25	2% or \$10.00
Visa Business	Purchases - 3.99% + Prime to 9.99% + Prime	\$0 every yr you charge least 1 purchase otherwise \$25	\$35.00	20-25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Purchases - 3.99% + Prime to 9.99% + Prime	\$55	\$35.00	20-25	2% or \$10.00 (whichever is greater)
COPPER STAR BANK (Cards issued through: Elan Financial Services)					
Visa Platinum Travel	Prime + 9.9% (5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	None	25	2%
Visa Business Travel	Prime + 9.9%	None/\$55.00 Annual Travel Fee	None	25	2%
Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (Fixed 5.9% the 1st six months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$29.00	25	2%
SOUTHERN ARIZONA COMMUNITY BANK (Cards issued through: Elan Financial Services, Milwaukee, WI)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% for 1st 6 months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$20.00	20-25	2%
Visa Platinum Travel Card	Prime + 9.9% (Fixed intro rate 5.9% for 1st 6 mos.)	\$40.00 (waived for the 1st year and thereafter with one purchase a year) \$55.00 Annual Travel Fee	\$25.00	20-25	2%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
MasterCard/Visa Platinum	Prime + 6.9% (Fixed into rate 6.9% for 1st 6 mos.)	\$40.00 (waived for the 1st year and thereafter waived with one purchase a year)	\$25.00	20-25	2%
MasterCard/Visa Business	Prime + 6.9%	Varies with purchases \$0-	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$25.00	20-25	2%
STEARNS BANK ARIZONA, NA (Cards issued through: Elan Financial Services, Milwaukee, WI)					
Visa Business Travel	7.99% to 13.9%, 0% 1st 6 months	Membership fee;\$0, Travel fee; \$55	\$35.00	20 - 25	2%
Visa Business	0% 1st 6 months, 7.9% to 13.9% thereafter	\$0 if one charge per yr otherwise \$25	\$35.00	20 - 25	2%
Visa Platinum Travel	8.74-10.74%/19.99% cash advance/23.99% delinquent	\$55 travel fee, \$0 annual fee	\$35.00	20 - 25	2%
Visa Classic Card	10.74-19.74%/19.99% cash advance/23.99% delinquent	\$0 if at least 1 charge ea yr or \$20	\$35.00	20 - 25	2%
Visa Platinum Card	8.74-10.74%/19.99% cash advance/23.99% delinquent	\$0 if 1 purchase ea yr/\$0 - 1st yr/ or\$20.00	\$35.00	20 - 25	2%
College Card	10.74-19.74%/19.99% cash advance/23.99% delinquent	\$0 if charge one purchase to account ea yr otherwise \$20.00	\$35.00	20 -25	2%
Classic Card	8.74-17.94% 1st 6 mos.10.74-19.74%/19.99% cash advance/23.99% delinquent	\$0 1st yr or \$0 1 chrg ea yr,otherwise \$20	\$35.00	20 – 25	2%
Young Adult Card	10.74-19.74%/19.99% cash advance/23.99% delinquent	\$0 with 1 chrg to acct ea yr	\$35.00	20 - 25	2%
THE STOCKMEN'S BANK					
MasterCard Standard, MasterCard Gold	15%	\$15.00	5% or \$10.00 (whichever is less)	25	5% or \$20.00 min.
MasterCard Business	15%	\$15.00	5% or \$10.00 (whichever is less)	25	5% or \$20.00 min.
SUMMIT BANK (Cards issued through: The Independent Bankers Bank)					
Visa Business w/Flex Miles & Grace Period	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Business w/Grace only	12.15%	\$40.00 per card	\$25.00	25	3% or \$15.00 min.
Visa Business (no Grace Period)	12.15%	\$79.00 per account	\$25.00 + \$40.00 ea addtl card	0	3% or \$15.00 min.
Visa Classic	12.15%	None	\$25.00	25	3% or \$15.00 min.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic w/Flex Miles	12.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
Visa Platinum	12.15%	None	\$25.00	25	3% or \$15.00 min.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum w/Flex Miles	8.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
MasterCard Gold	12.15%	None	\$25.00	25	3% or \$15.00 min.
SUNRISE BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (5.9% intro rate for first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% intro	\$20.00 (waived first year	\$29.00	25	2%
Visa Platinum Travel Card	Prime + 9.9% (5.9% intro rate for first six months)	None Annual Travel Fee\$55.00	\$29.00	25	2%
SUNSTATE BANK (Cards issued by: Crittson, Elkhart, Indiana)					
Visa	18%	None	\$15.00	25	\$15.00
Visa Gold	16%	None	\$15.00	25	\$15.00
US BANK NATIONAL ASSOCIATION N.D. (Cards issued through: U.S. Bank, Fargo, North Dakota)					
Visa Classic Unsecured,	Prime + 5.99% - 14.99%	None	\$35	20 – 25	2% of balance
Platinum Unsecured	Prime + 3.99% - 12.99%	None	\$35	20 - 25	2% of balance
Secured Secured	Prime + 5.99% - 14.999%	\$35.00	\$35	20 – 25	2% of balance
Platinum Travel	Prime + 9.99%	\$55.00	\$35	20	2% of balance
Cash Reward Classic	Prime + 11.99%	None	\$35	20	2% of balance
Cash Rewards Platinum	Prime + 9.99%	None	\$35	20	2% of balance
Visa	14.24% (including prime at 6.25%)	None	\$15/\$29/\$39 tiered by balance	20-25	Greater of 3% or \$10.00
UNION BANK OF ARIZONA, NA (Cards issued through: TCM Bank, N.A., Tampa, Florida)					
Neighbor MasterCard/Visa, True Neighbor MasterCard/Visa Gold	Prime + 8.4%	None	\$25.00	25	3% or \$15.00 (whichever is greater)
UNITED ARIZONA BANK, NA (Cards issued thorough: Bank Card Center, Dallas, Texas)					
MasterCard/Visa Platinum Flex Miles	Prime + 3.9% (5.9% intro rate for 1st six months)	\$35.00	\$25.00	25	3% or \$15.00 (whichever is greater)
MasterCard/Visa Classic Flex	Prime + 5.9% (5.9% intro	\$35.00	\$25.00	25	3% or \$15.00
MasterCard/Visa Non-Mileage	Prime + 7.9% (5.9% intro rate for first six months)	None	\$25.00	25	3% or \$15.00 (whichever is greater)
Visa Business No Grace	Prime + 7.9% (5.9% intro	None	\$25.00	None	3% or \$15.00
Visa Business Grace Period	Prime + 7.9% (5.9% intro rate for 1st six months)	\$40.00	\$25.00	25	3% or \$15.00 (whichever is greater)
VALLEY COMMERCE BANK					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
MasterCard Personal Business, MasterCard Platinum	12%	None	5% or \$10.00 (whichever is less)	25	5% or \$20.00 (whichever is greater)
VALLEY FIRST COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed intro rate 5.9% for 1st six months)	\$40.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Regular, Visa Classic	Prime + 7.9% (Fixed intro rate 5.9% for 1st six months.)	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa College Card	Prime + 7.9%	\$20.00 (waived with at least one purchase a	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (Fixed intro rate 5.9% for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
WELLS FARGO BANK, NA (Cards issued through: Wells Fargo Bank Nevada, N.A.)					
Visa Unsecured	8.90% - 21.25% (5.9% intro rate for first six months)	None	\$20.00 on balance up to \$100.00, \$29.00 from \$100.00 to \$1000.00, \$35.00 on \$1000.00 & over	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa College	12.24% & 21.80%(5.9% intro rate for first six months)	\$18.00	\$30 on loan balance up to \$1000 and \$35 on loans over \$1000	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa Secured	5.9% first months then 19.24%	\$18.00	\$30.00	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
WESTERN SECURITY BANK (Cards issued through: U. S. Bank N. A., dba Elan Financial Services, Utah)					
Visa (Consumer Credit Card)	Prime + 3.99% to prime + 14.99%	Varies - \$20.00 or \$40.00 or \$55.00	Varies - \$29.00 or \$38.00	20 - 25	\$2.00
Business Mastercard (Revolving)	Prime + 15.00%	None	\$32.00	25	Greater of \$15.00 or 2% of new balance
Business Mastercard (Non-revolving)	None	\$45.00	\$32.00	N/A	All charges paid in full each billing period
YUMA COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic	Prime + 7.9% (5.9% intro rate for the first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum	Prime + 6.9% (5.9% intro rate for the first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 11.90%	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime 9.9% (5.9% intro rate for first six months)	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa College, Visa Young Adult	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
ALHAMBRA CREDIT UNION					
Visa Classic	11.90%	None	10% \$5 min. \$25 Max.	25	2% or \$15.00 (whichever is greater)
Visa Gold	9.90%	\$25.00	10% \$5 min \$25 max.	25	3% or \$25.00 (whichever is greater)
Visa Secured	14.90%	None	10% \$5 min. \$25 max.	25	3% or \$25.00 (whichever is greater)
Visa Corporate	13.90%	None	10% \$5 min. \$25 max.	25	3% or \$25.00 (whichever is greater)
ARIZONA CENTRAL CREDIT UNION					
Visa Classic/Visa Secured	11.90%	None	5% or \$10.00 (whichever is less)	25	2.5% or \$10.00 (whichever is greater)
Visa Gold	9.90%	None	5% or \$10.00 (whichever is less)	25	2.5% or \$10.00 (whichever is greater)
ARIZONA FEDERAL CREDIT UNION					
Visa Classic	Prime + 6.5%	None	\$5.00 or 10% of payment (whichever is greater)	25	2.7% or \$20.00 (whichever is greater)
Visa Gold	Prime + 3.5%	None	\$5.00 or 10% of payment (whichever is greater)	25	2.7% or \$20.00 (whichever is greater)
ARIZONA GROCERS CREDIT UNION					
Visa Regular	18.00%	None	\$10.00	25	\$20.00
Visa Gold	18.00%	None	\$10.00	25	\$20.00
Visa Premium	18.00%	None	\$10.00	25	\$20.00
ARIZONA HOLSUM CREDIT UNION					
Visa Classic	9.90%	None	\$10.00	25	3% or \$25.00 (whichever is greater)
ARIZONA STATE SAVINGS & CREDIT UNION					
Visa Platinum	3.9% Fixed rate for three months, 9.9% afterwards	None	5% or \$10.00 (whichever is less)	25	\$15.00
Visa Financial Freedom	3.9% Fixed rate for three months, 11.9% afterwards	None	5% or \$10.00 (whichever is less)	25	\$15.00
Visa Student	16.90%	None	5% or \$10.00 (whichever is less)	25	\$15.00
BANNER FEDERAL CREDIT UNION Town North Bank Card Sevicees					
MasterCard Platinum	2.99% for 6 mo. Thereafter variable up to 15.99%	None	Lesser of \$15 or 5% of pmt due	25	2%
BASHAS' ASSOCIATES FEDERAL CREDIT UNION					
Visa Classic	11.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Share Secured	14.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
Visa Platinum	8.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
COCHISE CREDIT UNION					
MasterCard	14.90%	None	\$10.00	25	\$25.00
COCONINO FEDERAL CREDIT UNION					
Visa	10.15%	None	\$10.00	10	3% or \$20.00 min.
CORPORATE AMERICA FAMILY CREDIT UNION					
Visa Advantage	11.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Platinum Advantage	9.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Share Secured	18%	None	\$35.00	25	3% or \$25.00 (whichever is greater)
CREDIT UNION WEST					
Visa Classic	10.50% - 18.50% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
Visa Gold	9.75% - 12.75% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
DM FEDERAL CREDIT UNION (Cards issued through: Equifax)					
Visa Classic	17.99%	None	15% or \$15.00 min.	25	\$30.00
Visa Gold	11.25%	None	15% or \$15.00 min.	25	\$30.00
Visa Platinum	8.25%	None	15% or \$15.00 min.	25	\$30.00
DEER VALLEY CREDIT UNION					
Visa Classic	12.90%	None	\$10.00	25	2% of outstanding balance or \$20.00
Visa Gold	9.90%	None	\$10.00	25	2% of outstanding balance or \$20.00
DESERT ENERGY CREDIT UNION (Cards issued through: TNB Card Services, Dallas Texas)					
MasterCard-Standard & Platinum	Prime +1.99%	None	Lesser of \$15.00 or 5% of pmt due	20	\$20.00
DESERT SCHOOLS FEDERAL CREDIT UNION (Cards issued through: MBNA, Delaware)					
Student Visa	7.9% 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
American Express World Points	7.90%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Employee World Points Visa	8.90%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa/MasterCard World Points	Varies: current offer 7.9% - 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
FIRST AMERICAN CREDIT UNION (Cards issued through: CUNA Service Group)					
Visa Classic	13.90%	None	\$10.00	25	3% or \$20.00
Visa Gold	12.90%	None	\$10.00	25	3% or \$20.00
FIRST CREDIT UNION					
Visa Classic	13.50%	None	2.5% or \$5.00 min \$25.00 max.	25 with grace or none without	2% or \$20.00 (whichever is greater)
Visa Platinum	9.50%	None	2.5 % or \$5.00 min. \$25.00 max.	25 with grace or none without	2% or \$20.00 (whichever is greater)
Visa Special Interest	16.50%	None	2.5% or \$5.00 min. \$25.00 max.	25 with grace option, none without	2% or \$20.00 (whichever is greater)
FIRST EDITION COMMUNITY CREDIT UNION (TNB Card Services, Dallas, Texas)					
Platinum MasterCard	Prime +1.99%	None	5% or \$15.00 (whichever is less)	25	2% or \$10.00 (whichever is greater)
Standard MasterCard	Prime +1.99%	None	5% or \$15.00 (whichever is less)	25	2% or \$10.00 (whichever is greater)
GRAND CANYON STATE CREDIT UNION					
Visa Classic Gold, Platinum	9.99% - 18%	None	\$10.00 after 10 days	25	3% or \$25.00 (whichever is greater)
HONEYWELL AEROSPACE FEDERAL CREDIT UNION					
Visa Classic	12.84%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
Visa Gold	11.88%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
HOSPITALITY USA CREDIT UNION					
Visa Classic	13.92%	None	\$10.00	25	\$20.00
Visa Gold	11.88%	None	\$10.00	25	\$20.00
Visa Secured	17.88%	\$20.00	\$10.00	25	\$20.00
HUACHUCA FEDERAL CREDIT UNION (Cards issued through: TNB Bank, Dallas, TX)					
Master Card	Tieri 6.99% Tier 2 11.99% Tier 3 14.99%	None	\$15 or 5% of payment due, whichever is less	25	\$10 or 2% of the balance, whichever is greater
HUGHES FEDERAL CREDIT UNION					
Visa/MasterCard Classic	12.50%	None	\$10.00	25	3% of balance
Visa/MasterCard Gold	11.95%	None	\$10.00	25	3% of balance
Visa Platinum	9.50%	None	\$10.00	25	3% of balance
JOHN C. LINCOLN CREDIT UNION					
Visa	12.9% on new purchases 6.9% on old purchases (Based on credit history)	None	\$15.00	25	3% or \$25.00 whichever is greater
Visa Platinum	9.90%	None	\$15.00	25	3% or \$25.00 whichever is greater
MARISOL FEDERAL CREDIT UNION					
Master Card Platinum	12.50%	None	\$20.00	25	3% or 25.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Master Card Standard	14.50%	\$15.00	\$20.00	25	3% or \$25.00 (whichever is greater)
MOHAVE COMMUNITY FEDERAL CREDIT UNION					
Visa Classic	14.99%	None	\$25.00	25	3% or \$20.00 (whichever is greater)
PIMA FEDERAL CREDIT UNION					
Visa Gold	11.40%	None	\$15.00	25	2.5% or \$25.00 min.
MasterCard Classic	12.90%	None	\$15.00	25	2.5% or \$10.00 min.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
PINAL COUNTY FEDERAL CREDIT UNION					
Visa Platinum	9.90%	None	\$25.00	25	2% or \$20.00 (whichever is greater)
Visa Classic	12.90%	None	\$25.00	25	2% or \$20.00 (whichever is greater)
PRESCOTT FEDERAL CREDIT UNION (Cards issued through Equifax, Florida)					
Classic	12.00%	None	\$10.00	25	3% or \$15.00 (whichever is greater)
PYRAMID CREDIT UNION (Cards issued through Equifax Card Services)					
Visa Classic	11.88% - 15.00 % - 18.00%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
SAFE Q CREDIT UNION					
MasterCard Platinum	8.9% - 10.5%	\$10.00	\$15.00	None	2% or \$10.00 min.
MasterCard Classic	11.9% - 18.0%	\$10.00	\$15.00	None	2% or \$10.00 min.
SALT RIVER PROJECT CREDIT UNION (cards issued through MBNA/Delaware)					
Visa Classic	13.90%	None	\$20.00	10	3% or \$20.00 (whichever is greater)
Visa Gold	10.90%	None 1st year\$18.00 (waived with \$1,500.00 in purchases)	\$20.00	10	3% or \$20.00 (whichever is greater)
SAN TAN CREDIT UNION					
Visa	12%	None	\$10.00	25	3% or \$20.00 (whichever is greater)
SHAMROCK FOODS FEDERAL CREDIT UNION					
Visa Classic	12/9%	\$25.00(waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made)	\$10.00	25	3%
Visa Gold	11.90%	\$25.00 (waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made)	\$10.00	25	3%
Visa Secured	15.90%	\$25.00	\$10.00	25	3%
SNOWFLAKE MILLS FEDERAL CREDIT UNION					
Visa Classic	7.90%	None	\$25.00	25	3% or \$30.00 (whichever is greater)
SOUTHEASTERN ARIZONA FEDERAL CREDIT UNION					
Visa Classic	14.90%	\$10.00	\$5.00	25	3% or \$25.00 (whichever is greater)
SOUTHERN ARIZONA COMMUNICATIONS CREDIT UNION (Cards issued through: Illinois National Apollo Program)					
Visa Classic/Visa Secured	12.40%	\$12.00	\$10.00	None	\$20.00
SOUTHWEST AIRLINES FEDERAL CREDIT UNION					
MasterCard, Visa Classic	11.50%	None	20% of payment	None	3% or min. of \$18.00
MasterCard Gold, Visa Gold	11.90%	None	20% of payment	25	3% or min. of \$18.00
SOUTHWEST HEALTH CARE CREDIT UNION					
Visa	13.90%	None	\$10.00	25	4% or \$20.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
SUN COUNTRY CREDIT UNION					
Visa Classic	13.92%	None	\$10.00	25	3% or \$10.00 (whichever is greater)
Visa Gold	13.92%	\$25.00	\$10.00	25	3% or \$10.00 (whichever is greater)
SUN WEST FEDERAL CREDIT UNION					
MasterCard Classic	14.90%	None	\$5.00	25	\$20.00
MasterCard Gold	12.50%	None	\$5.00	25	\$20.00
Visa Platinum Home Equity	Prime + 7.5%	None	6% of payment	25	1.50%
TEMPE SCHOOLS CREDIT UNION					
Visa	Merit Priced Gold 10.5% - 15.5% Platinum 8.5% - 13.5%	None	\$20.00	25	2.5% or \$25.00
MasterCard	Merit Priced Gold 10.5% - 15.5% Platinum 8.5% - 13.5%	None	\$20.00	25	2.5% or \$25.00
TRU WEST CREDIT UNION					
Visa Classic	14.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Gold	9.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Platinum	7.9%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
TUCSON FEDERAL CREDIT UNION					
MasterCard/Visa Classic	12.25% - 16.00%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
Visa Gold	11.00% - 11.75%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
TUCSON HEALTHCARE AFFILIATES FEDERAL CREDIT UNION					
Visa Classic	9.90%	None	5% or \$5.00 min.	6	\$15.00
TUCSON OLD PUEBLO CREDIT UNION					
Visa Gold	11.99% to 18.60%	None	5% or \$10.00 (whichever is less)	25	2% or \$15.00 (whichever is greater)
Visa Classic	11.99% to 18.60%	None	5% or \$10.00 (whichever is less)	25	2% or \$15.00 (whichever is greater)
TUCSON TELCO FEDERAL CREDIT UNION					
Visa Classic	12.50%	None	\$10.00 (after 15 days)	25	3% pt \$20.00 (whichever is greater)
U-HAUL FEDERAL CREDIT UNION					
MasterCard Classic	13.90%	None	\$20.00	25	\$20.00
YAVAPAI FEDERAL CREDIT UNION					
Visa Classic	12.90%	None	\$15.00	25	3% or \$20.00 (whichever is greater)

EXPLANATION OF TERMS

APR:

Interest rates are expressed as an Annual Percentage Rate as defined in the Federal Consumer Protection Act, 15 United States Code, Section 1606.

LATE CHARGE:

If scheduled payment is not paid in full by the due date, a charge not to exceed 5% of the payment amount or \$10.00, whichever is less, may be assessed against your account.

GRACE PERIOD:

If your new balance is made up only of purchases (not cash advances) described on the current statement, you will not have to pay any finance charges.

MINIMUM PAYMENT:

You may pay for all of your purchases and advances in full each month, or you may pay in monthly installments. If you decide to pay in installments, each payment will be determined from a percentage of the balance, but a minimum dollar amount is usually established. If the balance is less than the specified minimum payment, you pay only the balance. In addition, you must pay all amounts past due or over your credit line.

UPB:

Unpaid principal balance.

For institutions that did not furnish figures for fourth quarter report, figures reflected are from previous report.